

HANDBOOK



FAMILY PATHFINDERS

Helping Families Help Themselves

*A Guide for volunteer
groups working with
TANF families.*

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MISSION STATEMENT

Family Pathfinders is a community-based partnership of volunteer teams from faith-based organizations, non-profit/civic groups, and businesses helping families along the path to self-sufficiency.

PROGRAM GOALS

Family Pathfinders helps families achieve independence by enlisting community support for public welfare reform efforts.

Participating organizations form teams that work with welfare families to help them become self-sufficient.

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INTRODUCTION

Welcome to Family Pathfinders! Your organization has agreed to participate in this program to help a family in your community become self-sufficient and take responsibility for their own lives.

This handbook's purpose is to provide the practical knowledge you'll need to work with families on welfare in your capacity as a Family Pathfinders team member. When you've completed this volunteer training, you should understand the following training objectives:

- general characteristics of Texas welfare recipients;
- the big picture of welfare reform in Texas and how Family Pathfinders fits in;
- specific things that Family Pathfinders volunteers can do to assist families on welfare;
- things that Family Pathfinders volunteers cannot do;
- special issues that families on welfare face and how volunteers should address them;
- strategies for maintaining positive momentum in working with families on welfare; and
- where to go for more resources.

Training for a Family Pathfinders Team

The Family Pathfinders training is a four-hour session that gives team members information about situations they may encounter while working with a family that's been living in poverty. After the training, members need to plan how they will approach the family and build a cohesive partnership to accomplish the family's goals.

Team members are the official volunteers who work closely with a family on a regular basis. The Texas Department of Human Services (DHS) will provide supplemental accident insurance for Family Pathfinders volunteer teams who have completed a sponsor application, team member training, and are current on team reporting.

WELFARE IN TEXAS

Do you have the facts?*

1. The typical TANF (Temporary Assistance to Needy Families) family in Texas is:
☐ A two-parent family with three children
☐ A one-parent family with two children
☐ A one-parent family with more than four children
2. The maximum monthly TANF check for a typical family in Texas is:
☐ \$650.00
☐ \$213.00
☐ \$343.00
3. The monthly food stamp allotment for a typical family receiving TANF in Texas is:
☐ \$189.00
☐ \$410.00
☐ \$366.00
4. Since the 1995 passage of House Bill 1863, the Texas Welfare Reform Bill, the majority of families receiving welfare have stayed on the rolls for years and years.
☐ True ☐ False
5. Everyone on TANF is automatically eligible for Medicaid health benefits.
☐ True ☐ False
6. The maximum lifetime time limit for a family to receive TANF benefits is 10 years.
☐ True ☐ False
7. Adults who receive TANF payments are required to actively seek employment, unless specifically exempted.
☐ True ☐ False
8. Only single-parent families are eligible to receive TANF payments.
☐ True ☐ False
9. Since 1995, with the passage of House Bill 1863, the Welfare Reform Bill, the number of clients receiving TANF benefits has declined by:
☐ 49%
☐ 29%
☐ 15%
10. Depending on their individual case, TANF recipients are entitled to Medicaid coverage and child care after they start working.
☐ True ☐ False

*Answers are based on state fiscal 2001 statistics.

I. WELFARE IN TEXAS

Families receiving welfare in Texas get Temporary Assistance for Needy Families (TANF), a basic cash grant to families with needy children who have been deprived of parental support. TANF families automatically qualify for food stamps and Medicaid benefits. In fiscal year (FY) 2000*, the typical Texas TANF family of three received benefits totaling \$861 per month:

- \$213 in TANF payments,
- \$366 in food stamps, and
- \$325 in Medicaid (the equivalent of health insurance coverage).

TANF families enrolled in job-training programs also may receive child care, housing, help with transportation, and other benefits.

TANF parents are no longer eligible for TANF cash benefits when they get a job or their benefit time limit has expired. However, after the parents have received their last cash benefit, the family could become eligible for 12 to 18 months of transitional benefits (Medicaid, child care, and other support services), depending on their case. Food stamp benefits continue as well, but at a reduced level. (Starting March 2002, the family will become eligible for 12 months of transitional benefits.)

Many entry-level jobs don't immediately provide health care, and salaries for these jobs are often inadequate to fully support a family. Without transitional benefits, many parents would have to quit their jobs and return to TANF the first time a health-care, child-care, or other crisis arose.

Eligibility for child care transitional benefits is extended to 18 months for people who volunteer for the federal/state CHOICES program even though they may be exempt from participating because of a child's age or a disability. The eligibility period begins the month after the person has received their last cash benefit.

CHOICES is the federal/state employment services program for people who receive TANF with a work requirement. The program, run by local workforce development boards and/or Texas Workforce Commission (TWC) centers, is being expanded to include all 254 counties in Texas. State-imposed time limits for receiving TANF benefits begin ticking when the client receives a notice of appointment to a CHOICES program or work activity.

TANF applicants, with some exceptions, must attend a workforce orientation offered by the local workforce board or TWC before their application for cash assistance is certified. The orientation sessions focus on the benefits of employment, each recipient's personal responsibility, and applicants' need to make choices in managing the temporary nature of their benefits. The first week is an intensive training class covering interview skills, grooming tips, resume writing, and tips on looking for a job in the local labor market. From the second week on, participants must apply for at least 10 jobs each week and attend Friday seminars with their classmates.

* 2000 Annual Report, Texas Department of Human Services

Working poor families qualify for the Earned Income Tax Credit (EITC), a federal program designed to help low-income families. Many families aren't aware of the EITC. The Texas Comptroller of Public Accounts is Texas' designated information coordinator for promoting the EITC. If you or the family you work with have questions about the EITC, such as how to qualify, contact the comptroller's toll-free EITC hotline at 1-800-277-8383.

The family you work with may receive most or all of these forms of public assistance. However, because state programs are designed for the "average" TANF family, not all families receive adequate support services of the type they specifically need.

Who receives TANF?

The typical family receiving welfare in Texas is headed by a 30-year-old single woman with 12 or fewer years of schooling, no job, and no other outside sources of income. The typical family includes two children, one of whom is of preschool age. A very small number of families on welfare are two-parent families where the head of household is unemployed or underemployed. The vast majority of adult welfare recipients are single parents. In FY 2000, an average of 103,683 families per month, or 311,050 people, received TANF and related benefits in Texas.

About 60 percent of Texas welfare recipients stay on the rolls one year or less during any period of continuous receipt of benefits. About 35 percent of TANF parents receive benefits for a total of two years or less. Even though the average TANF client receives benefits for about a year at a time, most will eventually return to welfare unless they receive community support. Your challenge as a Family Pathfinders volunteer is to help your family learn to provide for themselves and leave the welfare rolls permanently.

The Personal Responsibility Agreement

Texas' welfare reform law limits the period of time a family may receive TANF benefits. The time limit of one to three years, with some exceptions, is tied to the work experience and education of the head of household.

State legislation requires that once a family reaches their limit of one to three years on TANF assistance, benefits are cut off for five years for the caretaker only. Under federal law, benefits are cut off for the entire family after a five-year time limit. Both state and federal law, however, provide for hardship exemptions. Eligible children will continue to receive benefits until March 2002. After that, all TANF recipients will be under the federal time limits, and the whole family will be affected by the cutoff of benefits.

Through the Personal Responsibility Agreement, the TANF client agrees to abide by the welfare program's rules and work toward self-sufficiency, while the state agrees to operate a fair, efficient welfare program and provide support to help clients reach their goals.

Welfare recipients pledge to attend such training and to take part in other activities that will help them achieve self-sufficiency, such as school, literacy or

job-skills training, volunteer service, or community work. If the client doesn't fulfill the terms of the agreement, the law requires the TANF program to penalize the client. If the parent is a teenager, she is referred to parenting training.

Some highlights of the Personal Responsibility Agreement are that the client must:

- seek employment by participating in the CHOICES jobs program,
- cooperate with child support enforcement,
- ensure that their children are immunized and receive medical and dental check-ups,
- make sure that their children attend school,
- attend parenting education classes if requested to do so, and
- not abuse drugs or alcohol.

Where Family Pathfinders fits in

From the beginning, Texas' legislative leaders realized that government resources alone couldn't accomplish the task of moving public assistance recipients into the workforce. The success of Texas' welfare reform efforts depends on state government joining forces with faith-based organizations, non-profit groups, and businesses in a public/private partnership.

Family Pathfinders seeks to recruit organizations that will provide TANF families with community support so that they can become independent and self-sufficient.

Family Pathfinders volunteer groups sponsor families on public assistance, helping them get jobs and learn important life skills. TANF recipients can sign up for Family Pathfinders through CHOICES program case managers or state Texas Works Advisors. Family Pathfinders staff match families with a local Family Pathfinders team. (See chart on page 6.)

Working with TANF recipients on time limits

Time limits on TANF benefits, based on the client's education and work history, are determined by DHS eligibility staff called Texas Works advisors (TWAs). Clients are notified of their time limits before they receive their first check.

The client you help in Family Pathfinders will generally have a 12-month time limit for receiving benefits. The family's parent is likely to have a high school diploma, GED certificate, or diploma or certificate from a postsecondary vocational or technical school. Some may have worked at least 18 months in the previous 24 months.

Initial time limits can change if the initial information provided to the TWA about the parent's education and work experience has to be redetermined. If you find out from the parent that the education and/or work history they initially gave their TWA has changed, advise them to talk to the TWA to clarify these aspects of their eligibility determination.

Government Support to Self-Sufficiency One Step at a Time

Government	Pathfinders	Client
Grant/TANF	Needs-based support services	Join CHOICES Program
Food stamps	Role models	Participate with Pathfinders
Medicaid	Mentors	Be determined
Child care	Friendship	Become self-sufficient
Transportation	Community resource information	
Housing	Problem solving	
Utilities	Encouragement	
Earned Income Tax Credit	Networking	
Skills assessment		
GED		
Training		
Job placement		

Texas and Federal Time Limits on TANF Benefits

Texas Welfare Reform (through March 2002)	Federal Welfare Reform
Time limit ranges from 12 to 36 months, based on the caregiver's education and work experience.	Time limit of 60 months over a caregiver's lifetime.
Five-year "freeze-out" period, after which the caregiver may reapply.	No reapplication is allowed.
Only adult family members are sanctioned; children may continue to receive benefits.	The entire family is sanctioned.
No limit on hardship exemptions.	Hardship exemptions limited to 20 percent of cases.
Clock starts ticking with referral to or upon volunteering for the Texas Workforce Commission's CHOICES job program.	Clock starts ticking with initial receipt of benefits.

The parent may tell you they're exempt from having to work. However, their federal TANF clock is still ticking — that is, their time on TANF assistance is being drawn down. Be aware of the real time your family has left in which to prepare for self-sufficiency.

The penalty for failing to comply with employment services requirements is \$78 per month for single-parent families and \$125 per month for two-parent families. Note that a parent's time-limit clock continues to run during a penalty or sanction period. Encourage the parent to take advantage of CHOICES employment services and work activities during a penalty period.

When you first meet the family you'll work with, they either will be on welfare or will have been on welfare recently and left the rolls because the parent got a job. Welfare families in Texas and all other states get a package of cash and noncash benefits. When they leave the rolls, families continue to receive some benefits for a period of time while they get on their feet. Eventually, most benefits are discontinued except for food stamps. In some families, some of the children may continue on Medicaid even after the family is no longer on welfare.

Find out what benefits your family gets and how much longer the benefits will continue. Encourage your family to use the transition year when they're still getting some benefits to get ready for self-sufficiency. You shouldn't end up simply replacing the family's expiring welfare benefits with donated services — for example, baby-sitting the family's children when their child-care allowance runs out. The goal is for the family to meet its own obligations.

Find out if the family should be receiving particular goods or services through their welfare benefits before you provide them yourself. For example, check whether Medicaid covers a child's dental checkup before asking a member of your organization who's a dentist to donate the checkup.

1. A one-parent family (mother) with two children.
2. \$213.00 This amount increased to \$213.00 in October 2002. The TANF grant amount could change annually depending on inflation.
3. \$366.00 In state fiscal year 1998, the maximum monthly food stamp allotment for a typical TANF family in Texas was \$329.00.
4. False. About 60 percent have received benefits continuously for one year or less. Nationally, as many as 40 percent of those who leave welfare return within a year, and 2/3 return within five years. The average number of times a family returns to TANF in Texas (FY 1998) is 3.23, with the average time between returns being four months.
5. True. All TANF recipients have Medicaid coverage available to them.
6. False. The time limit set by the federal government is 60 months, and Texas must conform to that limit by March 2002. Until that time, the caretaker and/or second parent may receive up to 36 months of benefits, with the option to renew.
7. True. Able-bodied adults must participate in job preparation training or be seeking employment. Refusal to do so without good cause results in the loss or reduction of benefits. Adults who are exempt include those who are ill, age 60 or older, temporarily disabled, or needed in the home to care for a dependent child under the age of 1 or a family member with a disability.
8. False. Two-parent family assistance is for children of households whose parents meet the income and resource guidelines for TANF, when the principal wage earner is unemployed or underemployed.
9. 49%. The total TANF caseload in Texas declined from 649,018 to 330,418 — 49 percent — from August 1996 to September 2002.
10. True. Once a TANF recipient is denied benefits as a result of new or increased earnings, the client is entitled to transitional Medicaid coverage for up to 12 months, and child care for up to 18 months, depending on the client's case. The client must report their new job to their Texas Works Advisor within 10 calendar days after their hire date to determine if they are eligible for these transitional benefits.

II. WORKING IN FAMILY PATHFINDERS

"Give a man a fish and feed him for a day. Teach a man to fish and feed him for his whole life."

This section explains how your team will work with a family through the year-long Family Pathfinders program. Each family and volunteer group is different, and you'll develop your unique relationship together. There are a few things every group will need to do, however, to keep the program running effectively.

Your Family Pathfinders team

Family Pathfinders volunteers are organized in teams, with each team supporting one family. Team members are the official volunteers who work closely with a family on a regular basis. Other members of your organization probably have resources or talents to share with the family; encourage as many individuals as possible to get involved. Team members will be covered under the DHS volunteer insurance policy, which is supplemental accident insurance. This supplemental insurance is for Family Pathfinders Volunteer teams who have completed a sponsor application, team member training, and are current on team reporting.

As a team member, you'll have special responsibilities. Team members will meet with the family on a regular basis that you'll determine at your first meeting. Team members will also attend periodic meetings with other teams in your community. Team members will work with the family to develop an action plan for how your organization will support the family's efforts to become self-sufficient.

You and your team need to decide how you want to work together. Before your first meeting with the family, the team should

- develop a contact list for team members to use,
- determine each individual's involvement with the family (some team members will have personal contact with the family, while others may be less personally involved and serve only as problem solvers or resource finders), and
- discuss times and days that different members are available to work with the family. Be candid with your team about your other commitments and how much time you can spend on Family Pathfinders.

Each team has a team leader. Your organization may have already designated a team leader, or your team may pick one volunteer to be the leader. The team leader is the primary contact for the family and signs the family's monthly reporting form. The team leader is also the contact point for the Family Pathfinders program and notifies the program if problems arise.

Each team should have at least four members and may have as many as eight. If you have 10 or 12 people, consider forming two teams and serving two families. Several groups have begun with one family and have added a second. The number of team members affects the level of support you can provide a family. Small teams must be especially careful not to overcommit.

You can add team members after you begin working with a TANF family, but the new members will need to go through Family Pathfinders volunteer training. New members will be covered under the supplemental volunteer insurance policy.

Team member roles and responsibilities

Before meeting with the family, the team should do a number of things.

- Identify each team member's strengths, skills, experience, and preferences, and designate basic roles for the members. (See Roles for Team Members, pages 12-13.)
- Establish team meeting dates for the commitment year.
- Establish a system for communicating with team members through the use of a phone list, e-mail, conference calls, etc.
- Determine how to keep the larger organization informed about the family's progress. This can be done through regular updates in a newsletter or scheduled meetings with the organization's leadership.
- Determine who will contact the family and attend the initial meeting with them. Remember, it's important to ask the clients where they'd like to meet and the number of people they'd like to have attend.
- Determine which team member is responsible for completing and submitting the monthly reporting form to the state Family Pathfinders office.
- Attend bimonthly or quarterly follow-up meetings with other Family Pathfinders teams in your community.

Resource Treasure Hunt

<u>Team</u>		
Budget Planning	Problem Solver	Typing/Word Processing
_____	_____	_____
_____	_____	_____
_____	_____	_____
Encourager	Teacher	Organizer
_____	_____	_____
_____	_____	_____
_____	_____	_____
Computer Skills	Legal Help	Tutor
_____	_____	_____
_____	_____	_____
_____	_____	_____
Job Preparation	Youth Sports	Car Repair
_____	_____	_____
_____	_____	_____
_____	_____	_____
Knows About Health Issues	Home Repairs	Read to Children
_____	_____	_____
_____	_____	_____
_____	_____	_____
Party Planner	Knows Community Resources	Assist with Resources
_____	_____	_____
_____	_____	_____
_____	_____	_____
Provide Backup Transportation	Plan Menus/Recipes	Other
_____	_____	_____
_____	_____	_____
_____	_____	_____



Team

All teams have a variety of gifts and talents to offer the family. Some common problems will have to be addressed by every team. Following is a list of the major "functions" of the team members. *Note:* Not every team will have all these members. Some team members may take on more than one of the following roles.

1. Family Pathfinder Coordinator _____
 - a. Provides system to match families
 - b. Provides training to volunteers
 - c. Provides ongoing consultation to the teams.
 - d. Facilitates bimonthly follow-up meetings.
 - e. Provides project-related information and updates to teams.
2. Team Leader(s) _____
 - a. Establishes primary relationship with the family.
 - b. Communicates the needs of the family to appropriate team members.
 - c. Maintains regular contact (once or twice a week) with family and team members.
 - d. Calls team meetings.
 - e. Watches overall morale of team members.
 - f. Submits monthly progress reports.
3. Friend / Encourager _____
 - a. Offers a nonjudgmental "shoulder to lean on" for the family in time of need.
 - b. Willing to take phone calls from family and act as confidant.
 - c. Encourages and motivates family in a positive manner.
4. Recorder _____
 - a. Acts as secretary during meetings.
 - b. Prepares monthly progress reports.
 - c. Communicates progress to congregation or civic club.
5. Housing Coach _____
 - a. Assists family in locating safe, affordable housing using existing resources.
 - b. Assists family in finding long-term solutions for housing.
 - c. Addresses landlord/tenant rights and responsibilities.

6. Budget Coach _____
 - a. Works with family on budgeting skills.
 - b. Seeks creative ways of meeting family needs through local resources (food bank, resale stores, etc.).
 - c. Works with family on cost-cutting strategies.
7. Employment Coach _____
 - a. Addresses obstacles to adequate employment (i.e., training, child care, transportation, clothing, etc.)
 - b. Assists with career exploration using local and Family Pathfinder provided resources.
 - c. Assists parent(s) with enrolling in necessary education classes and/or job skill training.
 - d. Assists parent(s) in all aspects of job search: preparing a resume, filling out an application, and interviewing.
 - e. Assists parent(s) in putting together a work wardrobe.
8. Parenting Coach _____
 - a. Assists parent(s) with enrollment of children in appropriate school(s), if needed.
 - b. Assists parent(s) in arranging daily and emergency child care.
 - c. Assists parent(s) with enrollment of children in extracurricular activities (i.e., band, sports, summer camp or other recreational opportunities, etc.)
 - d. Assists parent(s) in setting goals for themselves and children.
9. Living Skills Coach _____
 - a. Assists family in finding long-term solutions for transportation, clothing, furniture, food, etc.
 - b. Assists family in addressing medical/ dental/legal needs as they arise.
 - c. Assists family in purchasing and planning nutritious meals.
 - d. Assists family in developing decision-making and problem-solving skills.
 - e. Assists family in planning family recreational activities.
 - f. Assists family with other public assistance problems as they arise.

There will be opportunities for different kinds of involvement with the family. Some team members will have personal contact, establishing a close relationship with the parent or children. Others may be less involved personally, serving as problem solvers and resource finders. Sometimes one particular team member, not necessarily the leader, will hit it off with the parent and establish immediate rapport. This may result in a re-evaluation of assigned

roles. There are many possible roles that team members may play in helping the family.

- Make regular phone calls or visits to see how things are going. The purpose of the contact is to give encouragement and determine if the team can help the family with any issues.
- Plan educational and recreational activities for the children. These could include tutoring, attending sporting events, visiting libraries and museums, taking the children on picnics, etc. Be sure to talk with the client about your plans before you talk to the children about them.
- Assist the client with counseling on basic budgeting, nutritional needs, and shopping for the family.
- Help the client with her transition to employment. This could include help with a return-to-work plan, résumé writing, job referrals, and practice interviews. Discuss how working will change the family's day-to-day activities — transportation and child care, for example.
- Provide car and home repairs. This could include seeking donated materials and labor.
- Help with transportation problems by exploring bus routes or helping negotiate the purchase of liability insurance or a vehicle.
- Locate or negotiate with providers such as dentists, attorneys, or mechanics who will allow staggered, deferred, or discounted payments or provide pro bono services for the family.
- Provide for the client's personal needs. Often more attention is paid to the children than the parent. Assistance with child care to allow for personal time, organizing a "beauty day" event, or buying a new job-interview outfit will be meaningful to the parent.
- Provide the family with an occasional evening meal, or treat them to an evening out for food and fun.

Involving your whole organization

Your team is a part of your larger organization, so keep the whole organization up to date on your activities. Don't forget to let all the members know about ways they can work with and support the family. This can be done through regular newsletter updates or quarterly meetings with your civic organization or church leadership.

Also rely on your organization for direction when you encounter challenges in working with your family. This is especially true if your team is part of a faith-based organization. Seek guidance from your spiritual leaders about resolving difficult situations and handling conflicts involving issues of faith and mission.

If your team is part of a non-profit group or business, you might want to talk as a team about ways to handle these issues. Remember that help from Family Pathfinders is always available by calling 1-800-355-7284.

Confidentiality

At the same time that you're involving your whole organization in Family Pathfinders, remember to maintain the family's confidentiality. Only team members are required to sign the confidentiality form, so they must shoulder responsibility for the organization's conduct in this area. You can maintain the family's confidentiality in several ways.

- Use only the family members' first names when you talk about them.
- Keep discussion of their personal circumstances to the minimum necessary to provide the assistance they need.
- Ask family members if it's OK for you to introduce them to others.
- Put the ball in the family's court. For example, if someone in your group may have a job for the parent, give the parent the group member's phone number and have the parent make the call. This not only ensures confidentiality, but also promotes the family's move toward self-sufficiency.

Getting started: Your first meeting

After your team has gone through Family Pathfinders volunteer training, you'll be matched with a TANF family. Don't be concerned if the match doesn't happen immediately. How long the match takes depends on how many families and teams sign up in a given community, the family's particular needs, and the team's particular expertise and organization.

Once you're matched with a family, your team leader will make initial contact with the family and set up a time and place for your first meeting. Plan for the first meeting to last about an hour, but don't be disappointed if the family wants to leave after a shorter time.

The team leader is responsible for coordinating the team's activities and making sure the team maintains good communication with the family. The team leader should encourage other team members.

Depending on the family's preference, all or only a few team members may be present at the first meeting. The team may or may not provide child care for the family during the meeting. It's important to ask the family's preference about where to meet and the number of people that they would like to have attend. Some families may be more comfortable with only two members of the team. Some possible meeting places could be your organization's offices, the family's home, or a park. If you meet at the family's home, remember that you're a guest in their home. Wherever you meet, try to avoid distractions that will prevent you or the adult family member from concentrating.

At the end of your first meeting, set the time and place for your next meeting. At the beginning of your Family Pathfinders relationship, meet with your family — or at the least with the parent — about once a week. Later, when you've established a solid relationship and the family feels comfortable phoning team members, you may want to meet less frequently, maybe once a month. Be sensitive and flexible with the family's schedule. Regardless of how close your team and the family become, continue to meet regularly as long as the family is in the Family Pathfinders program.

To build a relationship with the family, the team leader should make sure that at least one team member (not always the same one) sees or calls the family each week for the whole commitment year.

Getting communication going

Establishing good communication with the parent is the first crucial task for the team and will remain crucial as long as you're involved with the family. Building a trusting relationship doesn't happen in one or two meetings; it may take several months. This doesn't mean you can't work productively with the family from the start, but don't expect the family to share all their dreams and fears with you right off the bat.

Practice active listening with the family. Remember at all your meetings with the family that you're there to learn what they need to become more self-sufficient and to support them as they move down the path to independence. You're not there to tell them what they need or to carry them down the path toward independence.

Your team might want to bring small gifts or treats for the children on your first visit as a thoughtful way to include them in the relationship right away, and it helps them remember you. If do bring a gift or treat, ask the parent's permission before you give it to the child.

Some families drop out of the program due to unforeseen circumstances. About 90 percent of the families complete the program. It's important to let the state Family Pathfinders office know about any concerns or problems your team experiences that may indicate that a family may drop out of the program.

Exercise: Walking in the Other Person's Shoes

Imagine yourself in the following situation:

You walk into work on a Monday morning and receive a pink slip. The business has failed, been taken over, or your work has been contracted out.

Last year your spouse, who had been employed, suffered a heart attack and died.

After several months of job search, you have found nothing. Unemployment benefits have run out, and you have spent all your savings. You have several small children and a parent with disabilities to look after.

The social service ministry at a local church has arranged for a team of people to become your sponsors to help get you back on your feet.

As you see yourself in the above situation, answer these questions:

1. How many people would you like to meet with — the whole team or one or two members?
2. Where do you want to meet with the team?
3. What do you want to have happen at this meeting?
4. In what ways could the team build trust with you?

Developing an action plan

Your first meeting with the family should be designed to get to know the family and start building a trusting relationship. You should leave your first meeting with some understanding of the family's needs. A useful tool for planning with the family is an action plan. It should list at least three needs the family has identified as barriers to self-sufficiency that your team or organization can help meet and your strategy for meeting them. Plan to meet all three needs on your first action plan, and have a specific deadline for meeting each one.

Listing needs that your group can realistically meet is very important. If you list the family's three needs as

1. Earn high wages,
2. Get more education, and
3. Get a nice place to live

You're setting your team and the family up for disappointment, and you won't be able to develop a timeline to meet these needs — although your group can eventually help meet them. After you've developed a relationship with the family, try to focus on support you can begin to provide in the short term.

Ask the parent if they have a CHOICES action plan. This is their long-term job-training plan with the CHOICES program. You probably won't provide the same kinds of services the CHOICES program provides, but be careful to do things that support, not undermine, the CHOICES action plan.

Don't make promises for members of your organization who aren't at the meeting. For example: The family is looking for a new apartment, and you know one of your club members has a vacant garage apartment. Don't say, "I'm sure Ed will be happy to rent you his apartment." Instead, your action plan can say that by next Tuesday, you'll find out if any club members have low-cost apartments they'd be willing to rent to the family.

Asking the family members directly "What do you want from us?" may not be the best way to learn their needs. Instead, discuss their circumstances; their needs can come up in the conversation. For example, you could ask, "What's the hardest part of your day?"

Don't try to put words into the parent's mouth about their needs just because your organization has certain resources available. For example, if the parent doesn't indicate that dental care is a need, don't suggest it should be just because you have members who are dentists.

Be as specific as possible about what your team and organization will do. Instead of saying, "Get car fixed," say, "Team member John Doe will tune up the family's car at his dealership on June 6." Team members should also be on call for the family and be ready to help out as needs arise, but the action plan should state specific, measurable activities. Completing these activities successfully will give the team and the family a concrete sense that Family Pathfinders is actually providing needed support.

At future meetings, evaluate and update the action plan. If a need is ongoing, keep it on the action plan. If you've accomplished the original three tasks and

everyone is satisfied about them, make a new action plan with new tasks. Keep your completed action plans for your records.

See page 20 for a sample action plan.

Family Pathfinders monthly reporting form

Once a month, your team leader will complete and submit the one-page Family Pathfinders reporting form. It documents your group's work and helps the program keep track of participants. Your team leader should report your family's successes, any concerns you or they have, and any suggestions for improving the Family Pathfinders program.

The team leader must submit the form by the 10th day of every month for the team to be considered active, even if there isn't much to report. The Family Pathfinders state office uses reporting form information to advise and help other families and teams.

Feel free to call the program hotline at 1-800-355-7284, especially if you have an immediate concern. But try to report all your successes and nonurgent needs on the form.

Note: The monthly reporting form is not an appropriate way to report serious problems, such as loss of contact with the family, acute illness, family violence, suspected child abuse, or welfare fraud. If you have concerns about these issues, call the hotline numbers listed on page 46.

Community team meetings

The Family Pathfinders program will arrange for bimonthly team meetings in your community. At these meetings, team members from several organizations will get together to share their experiences, ask each other's advice on handling difficult situations, and offer tips for working effectively with families.

In many areas, local resource groups — such as interfaith groups or volunteer centers — will lead the community team meetings. In other areas, one Family Pathfinders organization will be the coordinator and host. If your organization would like to help coordinate your community team meetings, contact the Family Pathfinders office.

Attend as many community team meetings as possible. The connections you make at these meetings will help you be more effective in the program, and they'll be your reality check if you start to feel isolated or discouraged.

Graduating from Family Pathfinders

As a Family Pathfinders volunteer, you make a one-year commitment to work with a family. At the end of the year, it will be time for your team and the family to talk about the future.

During the year, team members and the family may have grown very close. You are warmly encouraged to continue your relationship. You may want to plan a celebration or special recognition event to recognize the family's achievements during the year.

If your team and the family don't want to continue having a close relationship after the year is up, that's fine. Schedule a closing meeting, and talk over the progress you've made during the year. You might ask the family if they'd like you to contact them in the future, and you can decide if you'd like them to contact you.

The Family Pathfinders program would like to get updates on the family as it grows and gains strength. You don't need to keep attending monthly community team meetings (unless you sponsor a new family), but consider going to the meetings to share your experience with other teams.

FAMILY PATHFINDERS ACTION PLAN

_____ through _____
(date) (date)

Names (add more if needed)

Family

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Team

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Need

1. _____
2. _____
3. _____

Task/Time

1. _____
2. _____

III. MEETING REAL NEEDS

To understand the nature of barriers to self-sufficiency, Family Pathfinders held focus-group discussions with welfare mothers about their immediate needs and the steps that volunteers might take to help them along the road to self-sufficiency.

This section addresses concerns that focus-group members identified and possible ways volunteers could help. As a Family Pathfinders volunteer, you may discover that the family you work with has these concerns, or they might have a different set of concerns and different ways they'd like you to support them.

Family Stresses	
Children deprived of support of one parent	Victim or perpetrator of crime
Lack of money to pay bills:	Lack of Transportation
• Utilities turned off	Illness, lack of medical benefits
• Eviction, moving often, moving in with relatives	Lack of education
• Lack of credit	Poor or dangerous living conditions
• Legal problems	Drug or alcohol abuse
Divorce or death of family member	Red tape or general unavailability of services
Family Violence	

As you think about the concerns described here and your particular family's concerns, focus on suggesting problem-solving strategies rather than fixing the problem. This doesn't mean you can't do things for family members, but don't get in the habit of taking over situations. For instance, you might want to help the family buy extra groceries one week because they had an unexpected expense or they're having a celebration. But if every week the family seems to be short on grocery money, work with them on making and using a budget instead of always getting them "a few extra things."

Phone and utility bills

Phone and utility bills are a great concern. Focus group participants said the procedures for getting assistance involve too much bureaucracy. For instance, in one program, the family must go to several different churches and get small donations from each. The rationale for this is that the family should have to make some effort to get the assistance.

Family Pathfinders volunteers could contribute to a family's phone and utility payments by submitting payments directly to the phone and utility companies. Try to think creatively, though, about more permanent solutions to the problem. For example, find out more about the family's phone and utility use. What phone services do they need and use? Are they running inefficient window

air-conditioning units? Do they have leaky faucets that are wasting water? Is the rubber gasket on the refrigerator door loose? Maybe a member of your group could donate a more efficient window unit, tighten the faucets, or fix the gasket.

Communities often have weatherization and conservation programs and can share information on ways to make a house more energy efficient. The state also offers energy-efficiency programs specifically for low-income families. You also could work with the family to see if the utility provider has leveling programs that minimize month-to-month fluctuations in utility bills.

Medical bills

Medical bills can be an insurmountable roadblock to self-sufficiency. While they're receiving TANF benefits, families also have health coverage under Medicaid, which continues for one year as a transitional benefit. After the transition year, however, the parent isn't eligible for Medicaid, and the children may or may not be, depending on the family's income. Children are covered for dental care, but the parent is not.

Entry-level jobs typically don't provide health benefits, and it's very hard to provide for a family's medical needs with earnings from a minimum-wage job. Focus-group participants said that even after an individual receives a good job and can see the light at the end of the tunnel, high medical bills can extinguish the light.

If a member of your team is a health-care professional, they could provide invaluable assistance by donating care. Depending on the family's needs, you might especially think in terms of dental and vision care, as these are typically nonemergency services that many families view as luxuries. Health-care professionals in your group may already know of or be involved in volunteer health services programs.

You could also find out if the family needs medical supplies. In particular, work with the family to make sure sick members get prescription medicines they need, because failure to begin or complete a course of medicine can allow a small health problem to turn into a bigger one. You could also see if the family needs over-the-counter medications like children's cold medicine.

Child care

Child care is a huge problem for low-income families. The cost of child care can consume more than half of a parent's earnings, especially if they have more than one child. Finding care at all can be tough for parents who work at night. Transportation can be an issue as well if the child becomes sick at the center and needs to go home.

If your group operates or supports a child-care program, finding a spot in it for a Family Pathfinders family could be one of the most important supports you can provide. It might be, though, that the family you work with already has basically satisfactory child care but needs help filling gaps, such as drop-off and pick-up times. If the day-care center operates from 8 a.m. to 5 p.m. and the parent works from 8:15 a.m. to 5:15 p.m., maybe a Family Pathfinders team member could

pick up the child and deliver them to the parent until a more permanent solution can be found.

Focus-group participants voiced a desire for affordable after-school care. They particularly pointed out the lack of programs for teens. You could consider this need together with the need for mentoring and tutoring, or you could approach it from the standpoint of providing a safe place for children to go after school, not necessarily with an educational component. Your team should check to see if the family is enrolled in the CHOICES program. If so, some child-care expenses will be paid by the state.

Mentors and tutors

Mentors and tutors are especially important to low-income single-parent families because the families' economic circumstances limit the amount of time parents can spend with their children. If team members want to be mentors, they might consider getting mentor training through a community volunteer center or other program.

Focus-group participants gave a lot of weight to their children's needs. Mentoring, child care, health care, and supplies for children were all issues of great concern. By relieving parents' concerns about their children's needs, volunteers can allow the parent to concentrate on employment and planning for the future.

Transportation

Transportation is especially critical for parents to get to jobs and job interviews. Given all the family's other bills, the cost of car maintenance is often prohibitive. Most of the teen mothers in focus groups lacked transportation and depended on their parents to get around.

If the family you work with has a car, someone in your organization may be able to help with maintenance. If the family doesn't have a car, Family Pathfinders team members could be on call to help with transportation. Transportation to and from work, as well as to and from child care, will be a major issue for the family and team to talk about.

Your team may decide you only want to provide transportation in emergencies, or you may decide you'd like to provide transportation only at certain set times; for instance, to help with a child's transportation one day a week. It's up to your team to set boundaries for providing support and to let the family know clearly what the boundaries are. For instance, if you're only available to drive in an emergency, you need to define what constitutes an emergency.

Note: If you transport a child for Family Pathfinders or any other reason, you must have appropriate safety restraints in your car. Texas law states that children must sit in an approved car seat until they are 2 years old and must wear a seat belt in the back seat until they are 4. Texas law also states that all front-seat passengers, including adults, must wear safety belts. It's the law — buckle up and be safe. You also need to make sure that the Family Pathfinders state

office has a current vehicle use form for you that indicates that you will transport family members. If you aren't sure whether the office has a form on file for you, call 1-800-355-7284.

Housing deposits

Rental deposits make it difficult for low-income families to find suitable housing. Focus-group participants pointed out that landlords typically require rent and utility deposits as well as the first and last months' rent. As a result, participants believed they generally had to live in undesirable conditions. Most of the teen mothers lived with their parents and believed that independent housing would be virtually impossible to afford on the wages they could earn.

Deposits may be one instance in which your organization decides to contribute money rather than goods or services. Remember not to give the family money in a way that will jeopardize their TANF grant. If you plan to make a payment on the family's behalf, make it directly to the landlord.

Community resources

Community resource information is available, but focus-group participants pointed out that they spend so much time meeting their everyday needs that they have little time to find out about resources available to them. Family Pathfinders volunteers can smooth the road for families by making phone calls and gathering information for them. Often the red tape, procedures, and eligibility requirements are difficult to understand and deal with.

Clothing

Clothing for job interviews was a minor concern for focus-group participants in comparison to other needs. Children's clothes and supplies, however, were quite important, especially to teen parents. They identified a great need for assistance in getting items like diapers and cribs. Remember that clothing is very important to children's self-images and how they relate to their peer group. Your team could ascertain the family's needs and see if members of your organization have children's items they no longer need that they'd be willing to donate. You could also ask local merchants to donate items.

Adult education

Adult education is important, especially to increasing a person's wages, but it fell behind other priorities for focus-group participants because the well-being and education of their children came first. The money the mothers would like to spend on furthering their own education had to be dedicated to more immediate needs.

IV. BUDGETING FOR INDEPENDENCE

Family Pathfinders' ultimate goal is for adult welfare recipients to get good-paying jobs so they can stop receiving public assistance. Community groups can help welfare recipients achieve this goal by working to remove the roadblocks discussed previously. In addition, your group may be able to address the core issue — getting the parent in your family a job.

Whether or not you actually help parents obtain jobs, you'll probably have to work with them as they struggle with the basic problem of low wages. Most people who leave the welfare rolls don't land high-paying jobs right away. But by teaching your family how to prepare and live on a budget with limited resources, you can help them become self-sufficient.

To gain independence and better their circumstances, your family will need to set goals and work steadily towards those goals. To get better jobs and more money, welfare recipients, like everyone else, must have initiative and vision. Setting goals and pursuing a vision, however, require an understanding of how activities today affect events next year, and how to wait for returns on investments of time and money.

You could share with the family your ways of setting and achieving short- and long-term goals. Use an example from your own life to illustrate this process. You can also help the family set realistic goals. Encourage them to challenge themselves but not to set goals that are impossible to achieve in the time allotted.

Government support to self-support: One step at a time

A typical TANF family includes a mother with two children in child care. The mother is in the CHOICES program. She and the children live with her parents. Income amounts for this typical family are determined by the state and are based on the family's size and other factors. The family you work with may get more or fewer benefits.

TANF grant

The TANF grant is the monthly welfare cash payment. Most Texas welfare clients obtain their TANF grant with an electronic banking card called the Lone Star Card. For a family of three, this grant is currently \$208 (it increases annually based on inflation) a month, but grant amounts vary according to family size and other factors.

Food stamps

Everyone on TANF receives food stamps. Many low-income families who are not on TANF also receive food stamps. The food stamp allotment is credited monthly on the Lone Star Card. It can only be spent on food, not for items such as diapers, soap, medicine, or alcoholic beverages. For a family of three, the current monthly food stamp allotment is \$335. This amount varies according to family size and other factors such as earned income. Some families may receive additional help with food and infant supplies through the Women, Infants, and Children (WIC) program.

CHOICES entitlements

The CHOICES program is a federal/state program that prepares TANF caretakers for work. Individuals in the CHOICES program are entitled to certain benefits. The entitlements are available for each CHOICES family based on the family's needs.

Medicaid

The entitlement amount of \$325 per month for a family of three reflects the cost to government (state and federal) of health coverage.

Child care

CHOICES participants are entitled to child care while they're attending job-training activities. The state average entitlement for child-care expenses for two children is \$358 per month. As you help your family make a budget, remember that child-care expenses will decrease as the children grow older.

Transportation

CHOICES participants are also entitled to arrangements for transportation if needed by the caretaker. No monetary amount is shown on the budget under this item because the assistance is likely to take a nonmonetary form, such as a bus pass.

Child support

For a TANF family, child support is paid by the absent parent through the Office of the Attorney General. A TANF family will get only \$50 of the child support the absent parent pays; the state keeps the rest to offset the state's cost for the family's welfare benefits. If your family isn't receiving child support, encourage them to pursue it. For more information, call the Child Support Enforcement Hotline at 1-800-252-8014.

Housing and utilities

TANF families have many different arrangements for housing and utilities. Many live with parents or friends, some receive housing and utility subsidies, and some live in public housing or have other arrangements. It might seem like your family moves around a lot while you're helping them. This is typical of families on public assistance. For families who have housing and utility subsidies, those will decrease as earned income increases. The family will need to plan for this in the future.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a federal program for low-income families. Eligible families can receive the EITC payment either through a one-time lump-sum payment of the full amount of the credit or through a lump-sum payment of 40 percent of the total, followed by installment payments covering

the remaining 60 percent over the course of the year. Either option requires the participation of the parent's employer, who must calculate the estimated EITC refund for the current calendar year. For more information, call the EITC hotline at 1-800-277-8383.

Excess spending

It might seem that your family's spending exceeds the "spendable" amount of their budget. Many families on public assistance receive unreported income. This may be in the form of periodic gifts or support from family members, support from the absent parent, or even income from a part-time job. If a TANF family receives unreported income, they risk penalties because they may be committing welfare fraud. Keep in mind that you can help the family learn to live within its budget and not rely on external supports.

Making ends meet on a tight budget

Because of the nature of public assistance, the TANF family you work with might have no experience preparing its own budget to plan for everyday expenses such as housing, transportation, and medical care. They have been receiving services, not money, and they might not know how much these services cost. In other words, they've never had the opportunity to manage their money. As a member of the Family Pathfinders team, you can perform a valuable service by teaching the family the nuts and bolts of household budgets.

From your own experience, you know that whatever a family's income may be, family members' wants and needs tend to expand until they consume all or most of their income. The family you work with might not be able to increase their income significantly at first, but they can learn to make their income go further.

First, they need to define their spending priorities. To do this, they must be able to distinguish between needs and wants. You could help by sitting down with the family and asking them to rank each major spending area in order of importance. They'll also have to consider the timing of certain expenses, both on a monthly basis — for regular payments such as rent, utilities, and other fixed expenses — and on a seasonal basis, for holiday or back-to-school expenses.

If the family has never worked up a budget before, they might find it easier to start with a weekly budget, particularly if the parent receives a paycheck each week. It's a good idea to develop a budget for a time period that matches how often the family receives income.

Some of the family's expenses will be fixed and must be paid on a regular schedule — for example, rent, basic phone service, garbage pickup, and car insurance. Others will be variable — food and clothing, for example.

The family you work with may never have had a savings account and may feel discouraged about the very small sum they can save each month. But saving money is one of the best steps any family can take to improve their circumstances. Encourage your family to save — even if it's only \$1 a week — by explaining

how savings build up in an interest-earning account. The following chart shows how much your family would have if they opened a passbook savings account and made regular deposits.

Future Value of Savings				
Monthly savings	Time elapsed			
	1 year	5 years	10 years	15 years
\$4	\$49.44	\$278.20	\$645.00	\$1,121.74
\$12	148.32	834.68	1,935.24	3,365.21
\$20	247.20	1,391.13	3,225.40	5,608.68
\$40	494.40	2,782.26	6,450.80	11,217.37

Assumes simple savings account, 3.0% annual percentage rate, beginning deposit of \$0, and monthly contributions.

The family you work with may never have had a checking account, and you could perform a valuable service by helping the parent set one up. You could go comparison shopping with the parent to help choose an account that best meets the family's needs. This will enable the parent to learn about such features as the minimum deposit to open an account, the minimum balance to maintain it, and the bank's charges for monthly service and new checks.

If the family decides to open a checking account, you can help them learn how to write and endorse checks, make deposits and withdrawals, use an ATM, and, most important, how to keep accurate records and balance the account each month. The first few times you help the parent balance the family checkbook with the bank statement can be good opportunities to review the timing and amount of the family's monthly expenses.

Budgeting

Help the family start their budget by listing all their expenses over a two-week period. Beside each item, note whether it's a fixed or variable expense, then total the expenses. Beside that total, write down the family's total income from all sources. Let the parent see that if expenses exceed income, the family needs to adjust the priorities in their budget.

Unless parents can increase their income, help them figure out how to cut back or eliminate some particular expense — most likely one of their variable expenses.

Encourage the family to keep records of their income and expenses over several pay periods and to compare these records with the budget estimates you helped them work out. Were their actual expenses close to the estimates, or do the estimates for particular items need to be revised? Maybe the family simply can't

afford certain items. Can they account for all their expenses, or did some items slip through the cracks? Without some monitoring, small purchases can add up to a big drain on the family's budget.

If they estimate their income and expenses realistically, the family should be able to arrive at a workable budget after several revisions. The key point to impress on them is that they're in charge of their own budget and must make all decisions.

Budgeting exercise: The Smith family

Lee Smith is the divorced parent of Amy, age 4, and Jonathan, age 10. Lee has a high school education but no college. Lee would like to go to school and become a medical records technologist. Lee drives a 1984 Toyota with 160,000 miles and bad tires. Lee has a minimum-wage job that pays \$5.15 per hour. The children are in school and/or day care when she's working.

Use the sample budget sheet on the next page. Develop a monthly budget for the family based on the amounts of income given. Assume a reasonable budget, but try to come up with the bare minimum of expenses.

SMITH FAMILY BUDGET SHEET

Family income (monthly take-home)\$777.00.....

Expenses

Rent
 Utilities
 Food
 Child care
 Medical
 Transportation
 Household supplies
 Insurance (including car)
 Clothing
 Entertainment, gifts
 Other (list)

Total expenses

Difference between
income and expenses (+/-)

How much does Lee Smith need to earn per hour to meet the family budget?

Total monthly expenses
 ÷ Hours worked per month (163*)
 = Hourly wage needed

*163 hours worked per month is based on an average 40 hour work week.

After you have finished the Smith family budget, answer these questions.

- Can the family meet its expenses for a month?
- What would the family do if the car needed major repairs?
- How often do you think family members receive a new article of clothing?
- What happens if a family member has a dental emergency?
- How do you think Lee will pay for school pictures, athletic shoes, or an occasional movie or pizza?
- What are the prospects for this family? How much per hour would Lee have to earn to make ends meet?
- What are some ways that Lee could adjust the family budget to make ends meet?
- What are some programs that would supplement the Smiths' income?
- Lee's aunt gives her a check for \$50. She spends it on a pair of Nike shoes for Jonathan. What do you think would motivate Lee to choose expensive tennis shoes instead of buying a pair of sneakers at a discount store for under \$10?

V. POLICIES

Family Pathfinders is about developing close relationships and working hand in hand with people who need help. The program is intended to be very flexible, with minimal restrictions and guidelines. Even so, it's important to set boundaries for the program up front so families and volunteers know what they can and can't expect from their experience in the program.

Family Pathfinders policies are intended to help provide structure for the program and to prevent liability issues from arising. More important, the policies are intended to help you, the volunteer, understand the boundaries of your role in the program and to help you keep from getting in over your head. Most of all, they are intended to help the families that Family Pathfinders serves avoid getting involved in situations that will make it harder for them to become self-sufficient.

Exchange of money

- Family Pathfinders volunteers may not give money as a gift or as payment for services to individuals or families who are receiving public assistance (including transitional services) without reasonable assurance that the family will report the income to their Texas Works Advisor (TWA).

Of course, you're supposed to help the parent in the family find a job. When you do, however, remind them to report this change to their TWA, and be aware that this will change their benefit status. If you help them find a full-time job, it will probably make them ineligible for TANF. Don't forget to let Family Pathfinders know if the parent finds a job, either full- or part-time.

You can make payments to a third party — such as a store or utility company — on behalf of an individual or family receiving TANF, and you may give individuals or families in-kind goods (like clothes) or services (like car maintenance). But you should not give the family money, even as a present, because you could jeopardize their TANF benefits.

Increasing a family's cash income by giving them money or paying them for incidental work would affect their eligibility for public assistance. If they reported the new income to their eligibility worker, it would probably decrease the amount of cash assistance they could receive. If the family received additional income and didn't report it, they could be found guilty of welfare fraud and be subject to criminal penalties.

Even after the family stops receiving cash assistance, refrain from giving them cash. Focus instead on developing the family's problem-solving and life-management skills.

- Family Pathfinders volunteers may not imply in any way that individuals or families "owe" them money, goods, or services in return for support they've received as gifts or donations through Family Pathfinders.

Values and beliefs

- Family Pathfinders volunteers may not imply in any way that individuals or families are required to attend worship services because of their participation in Family Pathfinders.

Confidentiality

You may invite the family to attend worship with you, but you must not make their acceptance a condition of any support you provide as a Family Pathfinders volunteer. Bear in mind that the individuals you work with have their own values and beliefs, just as you do. Respect their values and beliefs, and expect them to respect yours.

- Family Pathfinders volunteers may not initiate any contact with the family's extended family or friends without the express permission of the head of household.

If the family's friend or relative contacts you, tell them you must get the client's permission to communicate with them.

- Family Pathfinders volunteers may not initiate any contact with a business, government office, or other group on the family's behalf without the household head's express permission.

For example, get the family's permission to write a letter of recommendation to a business, make a phone call about a utility, or call the school to get or give information about a child in the family.

If you make a payment to a store or company on the family's behalf, write down how much you paid, when, and to whom, and give the family a copy so they have documentation.

As a participant in the Family Pathfinders program, you may have access to information about clients that is confidential and sensitive. The following information is included in a confidentiality statement that you must sign to participate.

As part of the Family Pathfinders program, I understand that I will have access to and receive information about program clients. I recognize and understand that I will receive sensitive personal client information that is protected by the client's right to privacy, and understand that this information is provided to me and my volunteer group with the client's permission to facilitate the client's participation in the Family Pathfinders program and for no other purpose. I agree to observe the client's right to privacy and understand that release or disclosure of client information for purposes other than the administration of the Family Pathfinders program may result in civil liability.

I have read and received a copy of this confidentiality statement.

The Family Pathfinders program is a one-year commitment. I understand the relationship may be terminated if it is not mutually satisfactory.

Vehicle use

As a participant in the Family Pathfinders program, you may be called upon to transport clients in your own car or someone else's car. The Family Pathfinders Vehicle Use form includes the four following options; you will be asked to choose one and sign the form to participate.

Yes, I own a motor vehicle and will transport people in my capacity as a Family Pathfinders volunteer. I agree to use appropriate child safety restraints if I am transporting

a child. I agree that if I use my vehicle in any way that could be construed as Family Pathfinders volunteer work, I will have in force at all times an insurance policy that meets the minimum amounts of coverage required by the State of Texas. I will provide proof of insurance if asked to do so.

Yes, I own a motor vehicle but I will not transport anyone or use the vehicle to conduct Family Pathfinders-related business in my capacity as a volunteer. (Please notify Family Pathfinders of any change).

No, I do not own a motor vehicle, but I may transport people in the future. I will make sure that the owner of the vehicle I use is insured before I use it for Family Pathfinders-related activities.

No, I do not own a motor vehicle and therefore will not transport anyone or use a vehicle to conduct Family Pathfinders-related business in my capacity as a volunteer.

Personal involvement

- Family Pathfinders volunteers may not shelter in their home a family they're working with in a Family Pathfinders volunteer capacity, with or without remuneration. You may feel called to provide emergency shelter for the family because of a specific circumstance — for example, if their home is flooded. Work with the family to find community resources, but to avoid potential safety and liability issues for yourself and the family, don't shelter them in your own home.
- Family Pathfinders volunteers may not have a romantic or sexual relationship with a member of a family they're working with in a Family Pathfinders volunteer capacity.
- Family Pathfinders volunteers may not use alcohol or illegal substances with a member of a family they are working with in a Family Pathfinders volunteer capacity.
- Family Pathfinders volunteers must obey state laws concerning reporting of suspected child abuse.
- Family Pathfinders volunteers must obey state laws concerning car safety and seat belts.

Acting in violation of any of these policies could be grounds for dismissal from Family Pathfinders and result in legal action against you by the state.

Welfare fraud

Welfare fraud means intentionally receiving welfare benefits under false pretenses. Welfare fraud is a crime punishable by fines and/or incarceration. A TANF client is committing welfare fraud if he or she fails to report all income to DHS.

If you suspect that an individual in the family is committing welfare fraud, first discuss your concern with the individual. After your discussion, if it's clear to you that the individual's intention is fraudulent, tell them that if they don't inform authorities about the unreported income, you will. Remember that your role in Family Pathfinders is not to police the family you work with, but to work with them so they can become self-sufficient.

If you have reason to believe that an individual in the family — or anyone else — is committing public assistance fraud, you can report the suspected fraud by calling the DHS hotline at 1-800-436-6184.

VI. SOCIAL AND EMOTIONAL CONSIDERATIONS

As a Family Pathfinders volunteer, be prepared to work with families who are a lot like you in some ways and very different in other ways. The most important thing you have in common, at least initially, is that you're both a part of Family Pathfinders and are working toward a common goal.

Culture and values

Your cultural differences may seem great, but if they become an obstacle to communication, you won't be able to help the family along the road to self-sufficiency.

Culture-bound values

Some of the cultural differences that might affect your Family Pathfinders work most are called culture-bound values, and they have to do with how you and the family

- see the individual as part of the world,
- express yourselves,
- understand individuals' motives,
- open up to other people,
- accept ambiguity in life, and
- communicate.

The family you work with may have very different expectations from yours of how two complete strangers should begin communicating and working together. They may be more or less comfortable than you about sharing details of their lives and being candid about their needs.

You might find the family you work with is more or less disposed than you to attribute their circumstances to God, fate, or luck. Differences in this cause/effect orientation could make your work together frustrating unless you consciously work to understand each other.

Culture and poverty

Poverty often fosters certain characteristics in individuals and families, such as dependence or feelings of inferiority, that others mistakenly attribute to personal character or culture. People in poverty often have less formal education than those in higher socioeconomic groups, and this might affect their communication style — they may rely more on implication, and they may not use the same vocabulary you do.

Stereotyping

Language differences are one of several factors that lead individuals to stereotype each other. Stereotypes are rigid preconceptions we hold about all people who are members of a particular group.

Stereotyping is a common human tendency, driven by the primitive, biological urge to belong. But stereotyping and making assumptions about the family you work with will seriously undermine your Family Pathfinders relationship. Make a conscious effort to understand the family's cultural background and communication style, but also be open to the members' unique qualities. Don't routinely attribute their words and actions to "where they come from."

Working with families under stress

The family you work with has been through a lot. In addition to their obvious financial distress, they might well have experienced death or divorce, health-care or legal problems, or interrupted education. The members might be victims of crime, substance abuse, or family violence.

All these negative experiences can leave individuals with acute emotional and psychological needs that you'll probably become aware of in the Family Pathfinders relationship. Typically, individuals who have experienced such types of severe environmental stress have a particular need to

- establish a sense of connection to other people;
- achieve a sense of community;
- rely on social supports like family, neighborhood, and church;
- recreate their sense of human interdependence;
- feel like they are necessary and helpful to other people; and
- participate in group activity.

The volunteer's needs

Individuals who volunteer to work with others typically are caring, sensitive people who want to help and serve. Because they're so attuned to the needs of others, volunteers need to be aware of their own emotions and avoid a few common pitfalls.

Sympathy vs. empathy

Sympathy means feeling sorry for someone else's plight. Empathy means understanding what it feels like to be in the other person's shoes and using that understanding as a tool to work more effectively with that person.

You might feel sorry for the family you work with. It might seem they have a very hard life, and you might feel sad that they don't have various necessities. But feeling sorry for the family will not make their circumstances any better. Practice looking at things from their point of view and finding out how they feel — then you'll have useful information to help you think of ways to support and encourage them.

Victims and rescuers

In your desire to help the family, you might find yourself wanting to do things for them and "rescue" them. This may be especially true because members may see themselves, or you may see them, as victims of circumstances beyond their control.

Treating the family you work with like victims won't help them develop self-sufficiency. In fact, it's likely to do just the opposite and draw them into yet another dependent relationship — with you. Your job as a volunteer is to help them develop assertiveness and encourage them to confront situations on their own. You can see that if you rush in to save them from unpleasant events or people, you'll deny them the opportunity to build the skills they need.

It's also possible that you might come to identify with some of the family's frustrations and begin to feel a little like a victim yourself. After all, many of the situations the family faces — for instance, lack of money, time-management problems, bureaucratic mix-ups — are situations most families face at one time or another. Be careful not to let yourself get drawn into identifying with the family's negative feelings. Instead, encourage them to adopt a more positive outlook.

Your reality check

It's common for volunteers to become sad, depressed, or angry in the course of helping others learn to navigate through the real world. Be prepared to have these feelings, and realize that they're a mark of your sensitivity as a human being.

Also be prepared to deal with negative emotions by talking about them with other volunteers or your group's spiritual leader. These other individuals can help you put your feelings in perspective and offer you fresh ideas about how to work with the family.

VII. SURVIVAL SKILLS

This information was provided by Arlene Marks Montgomery, MSSW, ACSW, LMSW/ACP, a licensed, practicing psychotherapist specializing in issues of welfare families and group dynamics.

As a Family Pathfinders volunteer, you might encounter situations that make you feel angry, uncomfortable, or discouraged. It's OK to have these feelings, but the following strategies can help you keep your negative experiences to a minimum. Of course, the most important strategy is to treat the family you work with the way you'd want to be treated.

- **Don't gossip** about family members to other team members, and don't gossip about team members to the family.
- **Focus on the family's strengths**, not its weaknesses. Spending a lot of time pointing out another person's weaknesses is a good way to shut off communication completely. Chances are, the family members know what areas they need help with, and that's why they signed up for Family Pathfinders. You can help develop a good working relationship by pointing out good things about the family members and letting them bring up areas they'd like to improve.
- **Be nonjudgmental** with family members.
- **Get all the facts.** Don't just assume a crisis exists or jump to conclusions about a situation. Instead, take the time to find out how things really are. This shouldn't include making phone calls on the family's behalf, but it may involve making calls to find out, for instance, if the rules for a city program really work the way the family member explained it to you.
- **Don't expect or evaluate** the family's gratitude. Family members may not know how to thank you for the support you provide, or they may be uncomfortable acknowledging that they need help. Be receptive to non-verbal communication, and don't expect all family members to express themselves the same way.
- **Don't let the family's setbacks** or bumps in your relationship discourage you. Try to figure out what caused the setback, learn from the experience, and move on.
- **Deal with problems** in chewable chunks. If any one person or program could solve every single issue for welfare families, they'd already be doing it! With the family, identify needs and the support your organization can provide; don't feel guilty about things you can't do.
- **Wait patiently** for results. The family might not make progress toward self-sufficiency as fast as you think they should. Don't try to force things to happen.
- **Maintain contact** with the family. Even if progress seems slow and you or the family are feeling discouraged, keep in contact on the regular basis you established initially.
- **Be honest, fair, and consistent.**

- **Separate the person from the behavior.** If you need to confront a family member about a behavior that's making it hard for you to work with the family, talk to the member specifically about that behavior — don't drag in unrelated issues or criticize the member's character. For example, say, "I was angry that you stood me up yesterday when I'd arranged to take you to an interview," rather than "You're irresponsible and don't honor our commitments."
- **Don't rescue or "do for" family members.** This pattern won't help the family become self-sufficient, and it will burn you out.

Working one-on-one with a family or individual can be very rewarding, but it can also be exhausting. Take care of your own needs in your Family Pathfinders relationship, or you won't be able to work effectively with a family. Family Pathfinders volunteers work in teams

- because no one person can provide all the possible kinds of support a family needs to become self-sufficient,
- to expand the family's network of community contacts, and
- to keep each volunteer from becoming overwhelmed.

Up front, your team should establish a working relationship and divide up the responsibilities associated with supporting the family. During your time as a volunteer, if you find that you're temporarily unable to meet your responsibilities because of pressures in other areas of your life, ask another member of your team to cover for you.

- **Bring to bear other resources** in your organization. Probably not every member of your congregation, club, or business will want to be on a Family Pathfinders team — but that doesn't mean they don't want to help. Be proactive and creative about bringing the family's needs to the attention of all your members, and find out if any members have unique talents they'd like to contribute.
- **Know your personal and group limits.** The family may need supports that no one in your group can provide. Don't take on projects you can't do or make commitments you can't keep. If possible, steer the family toward other community resources that can provide those supports.

VIII. ROLES AND RESPONSIBILITIES OF TEAM MEMBERS

Working as a team

1. Know your strengths.
2. Set a date.
3. Keep informed.
4. Communicate with each other.
5. Contact and meet the family.
6. Complete the paperwork.

Working with the family

1. Make phone calls.
2. Involve the children.
3. Assist with household family tasks.
4. Give guidance with employment.
5. Provide repairs.
6. Provide for personal needs.
7. Provide occasional treats for the family

State office staff

1. Identify team preferences and resources.
2. Assess appropriateness of the match.
3. Provide documentation on the match.
4. Confirm team has made contact with the client.
5. Receive, analyze, and record information from monthly reports.
6. Maintain phone contact with the team leader.
7. Provide ongoing assistance.

SIMULATION OF A FAMILY PATHFINDERS TEAM/FAMILY MEETING

ROLE PLAY — Team Member

You are a member of the Family Pathfinders team that sponsors the Smith family. Your team leader, Pat Jones, has visited with the Smiths in their home.

The Smith family is composed of Lee Smith and her children — Jonathan, 10, and Amy, 4. Lee receives TANF, is in the CHOICES* program, and attends junior college with plans to be a medical records technologist. Lee and her children live in a subsidized housing project.

During the mornings, while Lee is in school, her sister takes care of Jonathan and Amy. Beginning in September, Lee's sister will no longer be able to care for the children.

Lee drives a high-mileage 1984 Toyota that needs a new set of tires.

Your assignment

Act out the first time the team meets with Lee Smith. Feel free to interject your suggestions and opinions about her situation, just as you think you might if you were in a real interview.

The result of this meeting should be about getting to know Lee and to have her complete a short-term action plan with the needs that are identified. The plan should have two or three easily attainable objectives.

Remember to compliment Lee on her strengths and show her that you will be a supportive team, and set a time for your next meeting.

*CHOICES: A state/federal program that provides work-related activities and support to help individuals prepare for, obtain and retain employment.

SIMULATION OF A FAMILY PATHFINDERS TEAM/FAMILY MEETING

ROLE PLAY — Team Contact Person

You are Pat Jones, the contact member of the Family Pathfinders team that sponsors the Smith family.

The Smith family is composed of Lee Smith and her children — Jonathan, 10, and Amy, 4. Lee receives TANF, is in the CHOICES* program, and attends junior college with plans to be a medical records technologist. Lee and her children live in a subsidized housing project.

During the mornings, while Lee is in school, her sister takes care of Jonathan and Amy. Beginning in September, Lee's sister will no longer be able to care for the children.

Lee drives a high-mileage 1984 Toyota that needs a new set of tires.

You have already made a visit to see Lee in her home, and you met Gerald, who was introduced as Lee's boyfriend. Gerald's appearance makes you think he looks like a person who takes drugs. You suspect that he may be living in the Smith household.

Your assignment

Act out the first time the team meets with Lee. Feel free to interject your suggestions and opinions about Lee's situation, just as you think you might if you were in a real interview.

The result of this meeting should be about getting to know Lee and to help her to complete a short-term action plan with the needs that are identified. The plan should have two or three easily attainable objectives.

Remember to compliment Lee on her strengths and show her that you will be a supportive team, and set a time for your next meeting.

*CHOICES: A state/federal program that provides work-related activities and support to help individuals prepare for, obtain and retain employment.

SIMULATION OF A FAMILY PATHFINDERS TEAM/FAMILY MEETING

ROLE PLAY — Family Member

You are Lee Smith, the single mother of Jonathan, 10, and Amy, 4. You have signed up for the Family Pathfinders program to receive help in becoming independent from welfare. You receive TANF and are in the CHOICES* program. You attend classes at the community college so you can become a medical records technologist. Your sister takes care of your children while you are in class, but beginning in September, she will no longer be able to do this.

You have a high-mileage 1984 Toyota that needs new tires.

Your boyfriend, Gerald, sometimes hangs around your house and makes a nuisance of himself. He doesn't work, and you don't know how he makes a living. You are sometimes afraid of him but afraid to break up because you depend on him to help you out when you run into problems. Do not tell your Family Pathfinders team members about Gerald unless they bring it up.

Pat Jones, the Family Pathfinders team leader, has visited you at your apartment in the housing project. You were embarrassed for Pat to see the terrible conditions in which you live.

Your assignment

Act out the first meeting with your Family Pathfinders team. You may create whatever problems or issues you wish to interject into the role play. Act your part as if you are actually in the situation described. Feel free to get emotional or to be uncommunicative or aggressive. It's up to you.

Be mindful of feelings you have as the team members talk to you about your situation. Make notes of any things that are said that make you feel good and anything that makes you feel bad. You will be asked to share your feelings later. If the team is supportive and positive with you, respond to the team in a positive way. If the team doesn't appear to be supportive and is negative with you, respond to the team in a negative way.

*CHOICES: A state/federal program that provides work-related activities and support to help individuals prepare for, obtain and retain employment.

IX. GLOSSARY

Child Care Management Services (CCMS): System of private contractors that handle child-care needs on the state's behalf.

CHOICES: State/federal job-training program for welfare recipients, which replaced the Job Opportunities and Basic Skills (JOBS) program. CHOICES provides work-related activities and support to help individuals prepare for, obtain, and retain employment. The program provides these services to people receiving cash assistance, child care, transportation, and work-related expenses.

Community Action Program (CAP): Program that provides services to low-income families and individuals.

Corporation for National Service (CNS): Federal agency that administers Volunteers in Service to America (VISTA).

Council of Governments (COG): Regional alliance of government bodies that oversee federal and state programs.

Earned Income Tax Credit (EITC): Federal income tax credit for working poor families that fall within certain income guidelines.

Food Stamps: Assists low-income families and elderly and single adult households to purchase a nutritionally adequate diet. Eligible households receive monthly benefits to buy food.

Information and referral (I&R): Organizations other than state agencies that act as referral agencies for social needs in a community (for example, the United Way).

Job search: Requirement of a TANF recipient to make a specific number of employment searches or attempts within a specific period.

The Workforce Investment Act (WIA) of 1998: Supersedes the Job Training Partnership Act (JTPA). WIA requires states to streamline and consolidate their job training systems by creating a "one stop" approach to delivery of services. WIA not only replaces the Job Training Partnership Act (JTPA), but moreover establishes a new workforce development system for the nation. This new nationwide workforce system reflects many of the features already established by the Texas Legislature under House Bill 1863.

Local Workforce Development Boards (LWDB): Locally constituted boards that work with the Texas Workforce Commission in implementing workforce development and welfare reform programs at the local level.

Medicaid: State/federal program under Title 19 of the Social Security Act that provides medical assistance to certain people with disabilities and families with low incomes and resources.

Social Security Income: In the context of Family Pathfinders, usually refers to permanent disability or death benefits.

Standard of need: The amount a state determines that a family of a certain size needs to live on.

Temporary Assistance for Needy Families (TANF): State/federal program that provides financial assistance to families with needy children who are deprived of support because of the absence, disability, unemployment, or underemployment of one or both parents. Formerly called Aid to Families with Dependent Children (AFDC). A TANF family's income and resources may not exceed specified limits.

TANF recipients must meet age, citizenship, relationship, and residence requirements and must participate in employment services unless legally exempt.

Texas Department of Human Services (DHS): Agency that determines benefits and eligibility for public assistance programs.

Texas Department of Mental Health and Mental Retardation (MHMR): Agency that provides services to support Texans with mental illness and mental retardation.

Texas Department of Protective and Regulatory Services (PRS): Agency that administers child-care regulations and programs to combat abuse of adults and children.

Texas Workforce Commission (TWC): Agency that oversees Texas' workforce development system at the state level; formerly the Texas Employment Commission (TEC).

Time-limited benefits: In Texas, a TANF client may receive benefits for no more than three years, depending on the client's education and work history.

Transitional benefits: Services such as Medicaid and child care provided for a certain period after a TANF client leaves the public assistance rolls, usually because of increased earnings. Medical and child-care benefits may continue for up to 18 months after the caretaker no longer receives cash assistance, whether because of time limits or new employment.

Volunteers in Service to America (VISTA): Federal program for volunteers. Family Pathfinders has a three-year contract for 20 VISTA workers to serve in communities throughout the state.

Women, Infants, and Children (WIC): Federal program under which a mother receives supplements if she is pregnant, breast-feeding, or has young children.

Work First: A philosophy and service-delivery strategy. Work First means that the public assistance client should find employment first, whenever possible, and then continue to take advantage of the available employment services leading to self-support. It reinforces the idea that government assistance is temporary and that Texans are responsible for supporting themselves and their families.

Q. How are the families and the teams matched?

A. It is a partnership. The family completes an application to be part of the program. Staff share the application with a volunteer team that has been trained. The team leader contacts the family's head of household to set up a meeting.

Q. Can you give me some examples of what teams do with their families?

A. Listening is one of the most basic needs. Once the team and the family have built a relationship, working together they begin to solve any problems identified. Activities might include mentoring or tutoring family members, helping with dental and medical care, making arrangements for day care and transportation, job coaching, and life skills such as problem solving and budgeting.

Q. Do you give money?

A. No. Direct cash donations will adversely effect client benefits. The team may chose to buy school supplies, pay a utility deposit, etc., but that is a team decision.

Q. What happens if there is a financial crisis?

A. The program is built on neighbors giving a helping hand, not a hand out. Sometimes there is a specific need such as when a family's washing machine breaks. One team found a mechanic who repaired the machine for free. Another team found a mechanic who reduced his fee and accepted a payment plan when a family's car broke down. The team was able to help the family help themselves.

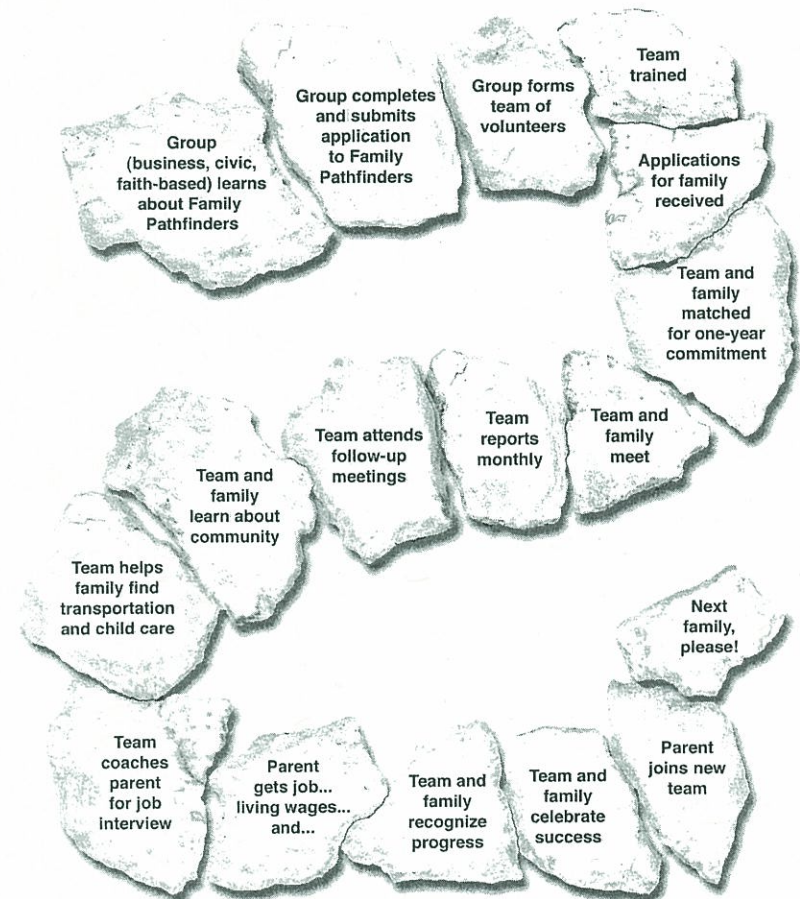
Q. Does my church or organization need to put this program in the budget?

A. No. This is not a financial program, it is a volunteer program; it is a volunteer program. Your organization may chose to set aside funds to use for specific family needs, but this is not required.



**FAMILY
PATHFINDERS**

1-800-355-7284
Texas Department of Human Services



Steps Along the Path

Tips for Working with a Family

Sometimes a family working toward self-sufficiency stumbles over a simple, everyday obstacle. At times like these, a helping hand is often all they need to help them find the right path again. You can be the one to offer that hand.

Self-Esteem: Provide ongoing encouragement and a sympathetic ear so the family can gain confidence in their ability to achieve their goals.

Job Coaching: Help the family's adult prepare for a job or interview by offering tips on grooming, behavior, and workplace expectations.

Resources: Show the family how to identify community resources and how to cut through the red tape to use them.

Transportation: Teach the family how to use the bus system or how to find other means of transportation — or provide occasional rides yourself.

Child Care: Help the parent develop plans for emergency or alternate child care during the parent's working hours or for special situations such as when a child is sick or needs after-school care.

Housing: Work with the family to find affordable housing, help them negotiate with the landlord, and search out places to get furniture and appliances.

Nutrition: Teach the family about basic nutrition and health, and help them plan balanced menus, make shopping lists, and find the best food values.

Finances: Demonstrate how to make a budget for household expenses, work out payment plans, and save for emergencies.

Clothing and Supplies: Take the family to places where they can find and choose work or school clothes, supplies, or toys and sports items.

Recreation: Facilitate the family building rapport and bonding through picnics, team sports, going to movies, attending free family events, and going to neighborhood parks.

Citizenship: Help the parent register to vote, participate at their children's school, get library cards, and pursue scholarships for camp programs.

NOTES